

Information to identify the case:

Debtor 1	<u>Timothy D. Carr</u>	Social Security number or ITIN	xxx-xx-7889
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer L. Carr</u>	Social Security number or ITIN	xxx-xx-4884
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20786-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy D. Carr

Jennifer L. Carr

10/17/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Timothy D. Carr
Jennifer L. Carr
Debtors

Case No. 23-20786-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Oct 17, 2024

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy D. Carr, Jennifer L. Carr, 286 Great Belt Road, Butler, PA 16002-9047
cr	+ Long Term Capital Partnership V LLC, 382 NE 191st ST, PMB 72484, Miami, FL 33179-3899
15598195	+ BMO Harris Bank, N.A., PO Box 660310, Sacramento, CA 95866-0310
15598198	+ Clayton Carr, 286 Great Belt Road, Butler, PA 16002-9047
15598202	+ First National Bank of Pennsylvania, 102 East Main Street, Pandora, OH 45877-8706
15590629	+ J. Eric Kishbaugh, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Cen, 701 Market Street, Philadelphia, PA 19106-1538
15590630	LTCP V, LLC, 382 NE 191st Street, PMB 72484, Miami, FL 33179-3899
15815801	+ Long Term Capital Partnership V LLC, 382 NE 191st St., Suite 72484., Miami FL 33179-3899
15598214	Stock & Grimes, LLP, 21 Yost Blvd, Ste 301, Pittsburgh, PA 15221-5283
15598215	+ XTO Energy Inc., 22777 Springwoods Village Pkwy, Spring, TX 77389-1425

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2024 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2024 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	Oct 17 2024 23:51:21	BMO Bank N.A., P.O.BOX 6150, CAROL STREAM, IL 60197-6150
cr	+ EDI: AISACG.COM	Oct 18 2024 03:43:00	BMO Bank N.A., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 17 2024 23:49:00	Peoples Gas Company, f/k/a Peoples TWP LLC, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15603205	+ Email/Text: bankruptcy@bmo.com	Oct 17 2024 23:50:00	BMO HARRIS BANK N.A., 2527 CAMINO RAMON, SAN RAMON, CA 94583-4292
15598196	+ EDI: CAPITALONE.COM	Oct 18 2024 03:43:00	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
15598197	+ EDI: CAPITALONE.COM	Oct 18 2024 03:43:00	Capital One Bank USA, PO Box 31293, Salt Lake City, UT 84131-0293

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Oct 17, 2024

Form ID: 3180W

Total Noticed: 33

15602029	EDI: CAPITALONE.COM	Oct 18 2024 03:43:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15598199	+ EDI: COLLINSASSET.COM	Oct 18 2024 03:43:00	Collins Financial Services, Inc., 2101 West Ben White Boulevard, Austin, TX 78704-7516
15598200	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 17 2024 23:59:57	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15598201	+ EDI: DISCOVER	Oct 18 2024 03:42:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15598204	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 17 2024 23:49:00	First National Bank of Pennsylvania, 3320 East State Street, Hermitage, PA 16148-3399
15598203	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 17 2024 23:49:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15598205	+ Email/Text: contact@fiwlaw.com	Oct 17 2024 23:50:00	Frederic I. Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15598207	EDI: JPMORGANCHASE	Oct 18 2024 03:42:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15598208	EDI: JPMORGANCHASE	Oct 18 2024 03:42:00	JPMCB-Card Services, 301 N Walnut Street, Floor 09, Wilmington, DE 19801-3935
15598209	EDI: JPMORGANCHASE	Oct 18 2024 03:42:00	JPMorgan Chase Bank, N.A., PO Box 15368, Wilmington, DE 19850
15597048	+ Email/Text: RASEBN@raslg.com	Oct 17 2024 23:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15595180	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 00:14:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15598211	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 00:12:20	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15611527	^ MEBN	Oct 17 2024 23:51:06	Long Term Capital Partnership V LLC, c/o Statebridge Company LLC, 6061 South Willow Drive, Suite 300, Greenwood Village, CO 80111-5151
15590796	EDI: PENNDEPTREV	Oct 18 2024 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15590796	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2024 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15598213	+ Email/Text: RASEBN@raslg.com	Oct 17 2024 23:49:00	Robertson, Anschutz, Schneid, Crane, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AHP Servicing as the servicer for Long Term Capita
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*+	LTCP V, LLC, 382 NE 191st ST, PMB 72484, Miami, FL 33179-3899
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15598206	*+	J. Eric Kishbaugh, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Cen, 701 Market Street,

District/off: 0315-2
Date Rcvd: Oct 17, 2024

User: auto
Form ID: 3180W

Page 3 of 4
Total Noticed: 33

		Philadelphia, PA 19106-1538
15598210	*	LTCP V, LLC, 382 NE 191st Street, PMB 72484, Miami, FL 33179-3899
15598212	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15627078	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15598194	##+	Bank of the West, PO Box 2278, Omaha, NE 68103-2278

TOTAL: 1 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Defendant LTCP V LLC brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Defendant Wentwood Asset Management LLC brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Defendant Long Term Capital Partnership V LLC brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Defendant Statebridge Company LLC brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Defendant Long Term Capital Partnership V LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor LTCP V LLC dcarlon@kmlawgroup.com
Dennis M. Sloan	on behalf of Plaintiff Timothy D. Carr sloanassoc@zoominternet.net dsloan@sloanassoc.com
Dennis M. Sloan	on behalf of Plaintiff Jennifer L. Carr sloanassoc@zoominternet.net dsloan@sloanassoc.com
Dennis M. Sloan	on behalf of Joint Debtor Jennifer L. Carr sloanassoc@zoominternet.net dsloan@sloanassoc.com
Dennis M. Sloan	on behalf of Debtor Timothy D. Carr sloanassoc@zoominternet.net dsloan@sloanassoc.com
Jeffrey Hunt	on behalf of Creditor Peoples Gas Company f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Joshua I. Goldman	on behalf of Creditor AHP Servicing as the servicer for Long Term Capital Partnership V LLC josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Oct 17, 2024

Form ID: 3180W

Total Noticed: 33

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 15